



Water Credit Union
A PROPOSED CREDIT UNION

Meet us at Money20/20 USA · Oct 18–21, 2026 · Las Vegas

The **Entrepreneurs'** Credit Union

A first-of-its-kind credit union designed to be **operated largely by AI agents** — with a **personal AI concierge** that helps you grow, save and get a loan while you're busy building.

WHY A NEW CREDIT UNION — AND WHY NOW

Entrepreneurs build the economy. **Who's building for them?**

Startups and small businesses create jobs and drive innovation, yet they're often under-served by institutions built for someone else. Water is being built for founders, their teams, and the businesses they grow.



Founders were left exposed

The 2023 bank failures showed how fragile startup banking can be. Entrepreneurs deserve an institution built around them.



Founders have no time

Between building, hiring and selling, money management slips. Banking shouldn't mean lines, hold music and inboxes.



AI changes what's possible

A credit union run largely by AI agents can lower costs — and return that value to its members.

Member. **Not customer.**

A credit union is owned by the people it serves. One member, one vote — and the surplus flows back to members, not outside shareholders.



STEP 1

Sign the LOI

A non-binding Letter of Intent shows real demand from startups — a key step toward a charter.

watercu.com/LOI



STEP 2

Join the Waitlist

Free and non-binding. Become part of the founding wave of members.

watercu.com/money2020

Banking that works while you're busy



Every member would get a personal AI concierge agent — always on, always informed, always in your corner. You focus on building; your concierge handles the money work.



Your AI Concierge Agent

Do your banking by simply asking — day or night.



Grow

Proactive guidance to grow your money and your business, tailored to your stage.



Save

Smart nudges and automated savings that work quietly in the background.



Get a Loan

Help preparing and applying for loans — without the paperwork marathon.

Partner services, coordinated by your concierge



Filing Taxes

Connected tax-filing partners, prepared with your concierge.



Accounting Books

Bookkeeping partners that keep your books clean and current.



HSA Accounts

Health Savings Account partners for founders and their teams.

Why be a member, not a customer?

Water Member	Typical Bank Customer
✓ You own a share of the institution	✗ You're a source of revenue
✓ One member, one vote	✗ No voice in decisions
✓ Surplus returned to members	✗ Profits go to shareholders
✓ Built around your success	✗ Built around fees

Built for

Founders

Startup executives

Startup employees

Small business owners

Planned product areas

Deposits · Lending · Insurance · Investments — shaped by what founding members tell us they need most.



Let's Water What Matters

Water Credit Union · watercu.com



SIGN LOI



JOIN WAITLIST